

## CEDARSTONE BANK

	CPP Disbursement Date 02/06/2009	Cert 57684	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$156	\$165	5.4%		
Loans	\$107	\$103	-3.4%		
Construction & development	\$7	\$6	-13.5%		
Closed-end 1-4 family residential	\$25	\$26	6.7%		
Home equity	\$10	\$9	-10.2%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	-11.5%		
Commercial & Industrial	\$18	\$17	-8.2%		
Commercial real estate	\$35	\$32	-7.2%		
Unused commitments	\$13	\$15	16.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$24	\$25	6.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$16	\$23	43.4%		
Cash & balances due	\$2	\$3	46.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$143	\$150	4.9%		
Deposits	\$123	\$141	13.9%		
Total other borrowings	\$19	\$9	-53.6%		
FHLB advances	\$18	\$5	-70.5%		
Equity					
Equity capital at quarter end	\$14	\$15	10.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	8.4%	--		
Tier 1 risk based capital ratio	12.1%	12.7%	--		
Total risk based capital ratio	13.4%	14.0%	--		
Return on equity <sup>1</sup>	8.3%	-3.1%	--		
Return on assets <sup>1</sup>	0.7%	-0.3%	--		
Net interest margin <sup>1</sup>	3.8%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans})	60.2%	957.4%	--		
Loss provision to net charge-offs (qtr)	124.6%	129.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.1%	1.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.1%	0.0%	--
Closed-end 1-4 family residential	2.6%	0.4%	0.0%	0.6%	--
Home equity	1.2%	0.0%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.2%	0.8%	0.2%	0.0%	--
Commercial & Industrial	5.1%	0.3%	1.6%	1.0%	--
Commercial real estate	3.3%	0.0%	0.0%	0.0%	--
Total loans	2.7%	0.2%	0.3%	0.3%	--